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PATENT APPLICATION  
ATTORNEY DOCKET NO. BILL-00100

**IN THE  
UNITED STATES PATENT & TRADEMARK OFFICE**

Applicant: BILLINGSLEY, RICHARD

Application No. 09/269,618

Examiner: Elisca, Pierre, E.

Filed: 07/21/1999

Group No. 3621

Title: IMPROVEMENTS RELATING TO  
ELECTRONIC TRANSACTIONS

Confirmation No. 1326

**AFTER FINAL AMENDMENT IN ACCORDANCE WITH 37 CFR § 1.116**

Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

This Amendment is in response to the Office Action dated December 31, 2007, for which a response is due on February 29, 2008,

The Commissioner is authorized to charge any fees to process this Amendment, or credit any over-payments that may apply, to Deposit Account No. 504173.

Please amend the above-identified patent application as follows:

**Amendments to the Claims** begin on page 2 of this paper; and

**Remarks/Arguments** begin on page 5 of this paper.